



AF/2177 61

Patents

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

IN RE APPLICATION OF: **Chapman, et al.**)
)
SERIAL NO.: **09/852,597**)
)
FILED: **May 10, 2001**)
)
FOR: **Systems and Methods for**)
 Notifying a Consumer of Changes)
 Made to a Credit Report)

ART UNIT: **2177**

EXAMINER: **Rayyan, Susan**

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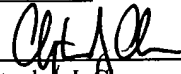
AUG 10 2004

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Attorney Docket No.: E1001/251209

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Christopher J. Chan

Commissioner for Patents
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AMENDMENT AND RESPONSE UNDER 37 C.F.R. 1.116

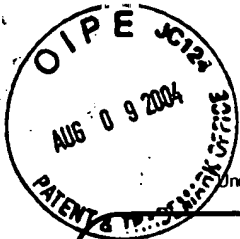
Madam:

In response to the final Office Action mailed on May 10, 2004, Assignee submits the enclosed remarks. Kindly consider the appended remarks.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 9 of this paper.

Conclusion begins on page 16 of this paper.



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TRANSMITTAL FORM <i>(to be used for all correspondence after initial filing)</i>	Application Number	09/852,597	
	Filing Date	May 10, 2001	
	First Named Inventor	Chapman, et al.	
	Art Unit	2177	
	Examiner Name	Rayyan, Susan	
Total Number of Pages in This Submission	18	Attorney Docket Number	E1001/251209

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Firm or Individual name	Christopher J. Chan, Reg. No. 44,070 Kilpatrick Stockton LLP	
Signature		
Date	August 5, 2004	

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